

SERFF Tracking Number:	REGU-125550596	State:	Arkansas
First Filing Company:	Discover Property & Casualty Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	DPC-TRIA DISC NOTICES-08 WC		
TOI:	16.0 Workers Compensation	Sub-TOI:	16.0004 Standard WC
Product Name:	Workers Compensation Terrorism Disclosure Notices Informational Filing		
Project Name/Number:	/DPC-TRIA DISC NOTICES-08 WC		

Filing at a Glance

Companies: Discover Property & Casualty Insurance Company, United States Fidelity and Guaranty Company, Fidelity and Guaranty Insurance Underwriters, Inc., Fidelity and Guaranty Insurance Company

Product Name: Workers Compensation SERFF Tr Num: REGU-125550596 State: Arkansas

Terrorism Disclosure Notices Informational Filing

TOI: 16.0 Workers Compensation

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 16.0004 Standard WC

Co Tr Num: DPC-TRIA DISC NOTICES-08 WC

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Carol Stiffler, Brittany Yielding

Author: Joanne Sullivan

Disposition Date: 03/17/2008

Date Submitted: 03/17/2008

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New): 03/17/2008

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number: DPC-TRIA DISC NOTICES-08 WC

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 03/17/2008

State Status Changed: 03/17/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Discover Property & Casualty Insurance Company (DP&C), Fidelity & Guaranty Insurance Company (FGIC), Fidelity & Guaranty Insurance Underwriters, Inc. (FGIU) and United States Fidelity & Guaranty Insurance Company (USF&G), are submitting a Workers Compensation terrorism disclosure notice filed for informational purposes only as required by your state. The notice was created to comply with changes to the Terrorism Risk Insurance Act as extended by the

<i>SERFF Tracking Number:</i>	<i>REGU-125550596</i>	<i>State:</i>	<i>Arkansas</i>
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Terrorism Risk Insurance Program Reauthorization Act of 2007.

Enclosed are the following:

- Expedited Filing Transmittal for TRIA
- Disclosure Notices
- Policyholder Disclosure Notice – D200

An EFT amount of \$50.00 has been submitted to cover the required filing fee.

We ask that this filing become effective for all policies effective upon acknowledgement.

Company and Contact

Filing Contact Information

(This filing was made by a third party - insuranceregulatoryconsultantsllc)

Joanne Sullivan,	joannesullivan@ircllc.com
50 Broad Street	(212) 571-3989 [Phone]
New York, NY 10004	

Filing Company Information

Discover Property & Casualty Insurance	CoCode: 36463	State of Domicile: Illinois
Company		

5 Batterson Park	Group Code: 164	Company Type:
Farmington, CT 06032	Group Name:	State ID Number:
(860) 674-2660 ext. [Phone]	FEIN Number: 36-2999370	

United States Fidelity and Guaranty Company	CoCode: 25887	State of Domicile: Maryland
385 Washington Street	Group Code: 164	Company Type: P&C
St. Pau, MN 55102	Group Name: Travelers Insurance	State ID Number:

Cos.

(890) 277-0111 ext. [Phone]	FEIN Number: 52-0515280
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Fidelity and Guaranty Insurance Underwriters,	CoCode: 25879	State of Domicile: Wisconsin
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Inc.

385 Washington Street
St. Paul, MN 55102

(890) 277-0111 ext. [Phone]

Fidelity and Guaranty Insurance Company
385 Washington Street
St. Paul, MN 55102

(890) 277-0111 ext. [Phone]

Group Code: 164 Company Type: P&C
Group Name: Travelers Insurance State ID Number:
Cos.
FEIN Number: 52-0616768

CoCode: 35386 State of Domicile: Iowa
Group Code: 164 Company Type: P&C
Group Name: Travelers Insurance State ID Number:
Cos.

FEIN Number: 42-1091525

SERFF Tracking Number: REGU-125550596 State: Arkansas

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Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: AR fee is \$50.00 per filing

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Discover Property & Casualty Insurance Company	\$50.00	03/17/2008	18710721
United States Fidelity and Guaranty Company	\$0.00	03/17/2008	
Fidelity and Guaranty Insurance Underwriters, Inc.	\$0.00	03/17/2008	
Fidelity and Guaranty Insurance Company	\$0.00	03/17/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	03/17/2008	03/17/2008

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Disposition

Disposition Date: 03/17/2008
Effective Date (New): 03/17/2008
Effective Date (Renewal):
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
	Authorization Letter	Approved	Yes
Supporting Document	Policyholder Disclosure Notice	Approved	Yes
Form			

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Policyholder Disclosure Notice	D200	0108	Disclosure/ New Notice		0.00	D200 0108.pdf

DISCLOSURE NOTICE

TERRORISM RISK INSURANCE ACT OF 2002

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury - in concurrence with the Secretary of State and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The certified acts of terrorism premium charge is for coverage under this policy for insured losses covered by the Act. This terrorism premium does not include any charges for the portion of insured losses covered by the federal government under the Act.

If a premium is charged for the certified acts of terrorism, it is shown as separate line items on the Workers Compensation Classification Schedule for each state on this policy. If \$0 is shown below for the certified acts of terrorism premium charge for any state on the Workers Compensation Classification Schedule, this policy provides such terrorism coverage for that state for no premium charge.

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Rate Information

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Supporting Document Schedules

		Review Status:	
Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Approved	03/17/2008

Comments:

Attachment:

WC EXP TRIA.pdf

		Review Status:	
Satisfied -Name:	Authorization Letter	Approved	03/17/2008

Comments:

Attachment:

FA Letter.pdf

**EXPEDITED FILING TRANSMITTAL DOCUMENT
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) _____

Indicate Type of Filing
☒ Filing Related to *Certified Losses*
☐ Filing Related to *Non-Certified Losses*
☐ Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Discover Property & Casualty Insurance Company	ILLINOIS	36463	36-2999370
Fidelity & Guaranty Insurance Company	IOWA	35386	42-1091525
Fidelity & Guaranty Insurance Underwriters, Inc.	WISCONSIN	25879	52-0616768
United States Fidelity & Guaranty Insurance Company	MARYLAND	25887	52-0515280

Contact Info for Filer

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Joanne Sullivan, IRC, 50 Broad Street, Suite 501, NY, NY 10004	(212) 571-3989	(212) 571-2502	Joannesullivan@irclic.com

Filing information

Line of Insurance (see attachment)	Workers Compensation
Company Program Title (Marketing title) (if applicable)	None
Filing Type ** see note below	Disclosure Notice
This application is used with:	
Effective Date Requested	Upon Acknowledgement
Filing date	3/17/2008
Company Tracking Number	DPC-TRIA DISC NOTICES-08 WC
Date filing approved in domiciliary state, if applicable	PENDING

	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Policyholder Disclosure Notice	D200 0108	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a form filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state;
and

Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

- Joanne Sullivan
Signature

Joanne Sullivan
Print Name:

Analyst, IRC
Title:

DISCOVER

March 1, 2008

RE: Authority for Insurance Regulatory Consultants, LLC to Process Filings on
behalf of Discover Property & Casualty Insurance Company

Dear Regulatory Official:

Please accept this letter as the authorization for representatives of Insurance Regulatory Consultants, LLC, to prepare and submit, on behalf of Discover Property & Casualty Insurance Company filings in your state. This authorization includes our permission for representatives of Insurance Regulatory Consultants, LLC, to receive and respond to any inquiries that you may raise on these filings.

This authority will continue in place until you receive, from Discover Property & Casualty Insurance Company, a written statement that the authority has been removed.

If you have any questions on this or need any additional information, please don't hesitate to contact me.

Very truly yours,



Arthur W. Wright
President

Re: Discover Property & Casualty Insurance Company (DP&C), NAIC Number: 3548-36463
Fidelity & Guaranty Insurance Company (FGIC), NAIC Number: 3548-35386
Fidelity & Guaranty Insurance Underwriters, Inc. (FGIU), NAIC Number: 3548-25879
United States Fidelity & Guaranty Insurance Company (USF&G), NAIC Number: 3548-25887
Workers Compensation
Terrorism Disclosure Notices Informational Filing